

EXHIBIT

6



KORDE & ASSOCIATES, P.C.

ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 22, 2016

FIRST CLASS & CERTIFIED MAIL

Felipe D. Mercedes
c/o John Ennis, Esq.
1200 Reservoir Avenue
Cranston, RI 02920

RE: NOTICE OF DEFAULT
Property Address: 160-162 Whittier Avenue, Providence, RI 02909
Our File No. 16-026628

Certified Article Number

9414 7266 9904 2078 6150 82

SENDERS RECORD

Dear Sir/Madam:

Please be advised that this firm has been retained by Shellpoint Mortgage Servicing as servicer for The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Felipe D. Mercedes and Adelaida D. Mercedes to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Domestic Bank dated October 30, 2003 in the original principal amount of \$140,000.00 recorded in Book 6157 at Page 335 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note from Felipe D. Mercedes to Domestic Bank, a Federal Savings Bank of same date and original principal amount. Shellpoint Mortgage Servicing services your mortgage on behalf of The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the November 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$20,364.56. DEMAND is hereby made against you to cure this default by December 22, 2016. In order to cure this default, you must pay the total amount of \$20,364.56 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds.

The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 is aware you have been granted a Chapter 7 Discharge by the United States Bankruptcy Court for the District of Rhode Island in Case #1:05-bk-13967. Accordingly, you will have no personal liability and The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 will have no recourse against you in the event a foreclosure sale of your property fails to generate sufficient funds to satisfy the indebtedness secured by the Mortgage.

THIS NOTICE IS NOT INTENDED AND NOTHING CONTAINED HEREIN SHOULD BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT. THE PURPOSE OF THIS CORRESPONDENCE IS SIMPLY TO COMPLY WITH THE NOTICE REQUIREMENTS CONTAINED IN THE MORTGAGE AND TO AFFORD YOU THE OPPORTUNITY TO CURE THE DEFAULT BEFORE FORECLOSURE PROCEEDINGS ARE COMMENCED.

You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by December 22, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.
Very truly yours,

A handwritten signature in dark ink, appearing to be 'SC' or 'Shana L. Costa', written over the 'Very truly yours,' text.

Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM — 5:30PM, EST MONDAY THRU FRIDAY

16-026628 / FC01



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ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 22, 2016

FIRST CLASS & CERTIFIED MAIL

Adelaida D. Mercedes
162 Whittier Avenue 1
Providence, RI 02909

Certified Article Number

9414 7266 9904 2078 6150 75

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Our File No. 16-026628

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Please give this your immediate attention.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Shana L. Costa'.

Shana L. Costa
SLC/dv

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Very truly yours,

A handwritten signature in black ink, appearing to be 'SC' or 'Shana L. Costa', written over a horizontal line.

Shana L. Costa
SLC/dv

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PHONE: 978-256-1500 / FAX: 978-256-7615
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Shana L. Costa
SLC/dv

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